

Exhibit 9

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

- - -

ELIZABETH PANZARELLA :
& JOSHUA PANZARELLA, :
INDIVIDUALLY & ON BEHALF
OF ALL OTHERS SIMILARLY:
SITUATED :
Plaintiffs :
vs. :
NAVIENT SOLUTIONS, LLC : CASE NO.
Defendant : 2:18-CV-03735-PBT

Oral testimony of JOSHUA PANZARELLA,
taken at Greenberg Traurig, LLP, 1717 Arch
Street, Philadelphia, Pennsylvania,
commencing at 11:10 a.m., before Janice L.
Welsh, Court Reporter and Notary Public; in
and for the Commonwealth of Pennsylvania,
Friday, September 27, 2019.

JOB No. 3563165

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1 APPEARANCES:	1 ---
2	2 JOSHUA PANZARELLA, after having
3 Representing the Plaintiffs	3 been first duly sworn, was examined and
4	4 testified as follows:
5 LAW OFFICES OF ROBERT P. COCCO	5 ---
6 BY: ROBERT P. COCCO, ESQUIRE	6 THE REPORTER: Usual
7 1500 Walnut Street Suite 900	7 stipulations?
8 Philadelphia, Pennsylvania 19102	8 MR. COCCO: I think we'll read
9 Phone: (215) 351-0200	9 and sign both.
10 rcocco@rcn.com	10 MS. SIMONETTI: I think you said
11	11 earlier that Mrs. Panzarella wasn't going to
12	12 read and sign.
13 Representing the Defendant	13 MR. COCCO: I reconsidered. I
14	14 don't think there is any problem with
15 GREENBERG TRAURIG	15 reconsidering.
16 BY: LISA SIMONETTI, ESQUIRE	16 MS. SIMONETTI: That's fine.
17 1840 Century Park East	17 ---
18 Suite 1900	18 (It is hereby stipulated and
19 Los Angeles, California 90067	19 agreed by and between counsel for respective
20 Phone: (310) 586-7824	20 parties that sealing, certification and filing
21 simonettl@gtlaw.com	21 are waived and that all objections, except as
22	22 to the form of questions, be reserved until
23	23 the time of trial.)
24	24 ---
25	25 EXAMINATION
Page 2	Page 4
1 INDEX	1 ---
2 ---	2 BY MS. SIMONETTI:
3 Testimony of: Joshua Panzarella	3 Q Mr. Panzarella, we had a chance to meet
4 By Ms. Simonetti 5	4 earlier this morning. Again, I'm Lisa
5	5 Simonetti, counsel for defendant, Navient
6	6 Solutions. How are you?
7	7 A I'm good.
8 EXHIBITS	8 Q Can you state your full name for the
9 ---	9 record?
10	10 A Joshua Anthony Panzarella.
11 NUMBER DESCRIPTION PAGE MARKED	11 Q Have you gone by any other names or
12 (None Marked)	12 nicknames?
13	13 A Panz. That's about it.
14	14 Q Have you had your deposition taken
15	15 before?
16	16 A For a previous -- I guess I was a
17	17 witness for a lawsuit.
18	18 Q What type of lawsuit was that?
19	19 A At my job a delivery guy slipped and
20	20 fell, and he was suing our company.
21	21 Q How long ago was that deposition?
22	22 A Probably five, six years ago. Somewhere
23	23 in there.
24	24 Q Is that the only testimony that you have
25	25 given under oath?
Page 3	Page 5

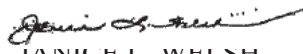
<p>1 with you, and thereafter, did he have his own 2 cell number? 3 A He did. 4 Q What was it? 5 A I don't even know my wife's cell phone 6 number without looking at my phone. 7 Q No one knows any phone numbers any 8 more. 9 A Right. 10 Q Do you recognize the phone number 11 484-638-0910? 12 A Off the top of my head I don't, no. 13 Q Would it surprise you if Matthew gave 14 that number to anyone as relating to him? 15 A It would surprise me if he gave it to 16 somebody other than like a friend kind of 17 thing. Monetarily it would surprise me if he 18 did that. 19 Q Have you received any other calls for 20 Matthew at your cell phone number? 21 A No. There was a mix up with our 22 insurance before, but we all had the same 23 insurance company, and we have for years. 24 That was really the only thing I recall as far 25 as that goes.</p> <p style="text-align: right;">Page 30</p>	<p>1 phone numbers of people like myself and the 2 rest of the class, to call to collect or 3 basically harass over debts that are not their 4 own. 5 Q What was illegal about the way that 6 Navient obtained your phone number? 7 A I don't know if it was legal for them 8 coming across -- getting my phone number 9 because I'm a relative to someone. I didn't 10 provide that. 11 Q Anything else? 12 A That's about it. 13 Q What is your understanding, not anything 14 you discussed with your attorney, of the 15 Telephone Consumer Protection Act? 16 A Other than reading in the complaint, 17 that they're not allowed -- well, I was under 18 the understanding they cannot obtain your 19 phone number without your consent -- your cell 20 phone number, without you giving it to them, 21 for a debt that's not yours, or any payments 22 that are not yours. 23 Q Is that your full understanding? 24 A Yes. 25 Q How about the Fair Debt Collection</p> <p style="text-align: right;">Page 32</p>
<p>1 Q What was the mix up? 2 A They just had our cell phone numbers 3 mixed up as far as policy-wise, our cell phone 4 numbers and birth dates were flip-flopped. 5 Q Do you have any understanding of whether 6 Matthew had any federal student loans? 7 A I don't know that. 8 Q Do you know anything about requirements 9 that loan services have on federal student 10 loans to look for delinquent borrowers? 11 A I do not, no. 12 Q Do you have an understanding of the 13 phrase auto dialer? 14 A Not really, no. 15 Q How about automatic telephone dialing 16 system? 17 A I'm guessing that is also a bot way of 18 cranking out phone calls in high volume. 19 Q Is that about it? Is that your 20 understanding? 21 A That's about it, yeah. 22 Q What is your understanding of the claims 23 that are being asserted in the amended 24 complaint? 25 A That Navient has illegally obtained</p> <p style="text-align: right;">Page 31</p>	<p>1 Practices Act? 2 A I don't really know too much about 3 that. I didn't read that part of it really. 4 Q What do you expect to receive or achieve 5 through this lawsuit? 6 A Basically whatever is deemed fair by the 7 judge and jury for myself and the class that 8 is represented. I'm not looking for anything 9 above and beyond anyone else. Just whatever 10 is deemed fair and just by the jury and judge. 11 Q Again, aside from your mother, are you 12 aware of anyone who would object to these 13 telephone calls made to third parties looking 14 for someone else? 15 A Personally, no. I'm just aware it's a 16 class action lawsuit. 17 Q Did you do any kind of research on that 18 issue or reach out on social media? 19 A No. 20 Q Aside from you and your mother, you're 21 not aware of anyone? 22 A I am not. 23 Q How about your other family members? 24 A I didn't really discuss it with them 25 either, to be honest with you, other than is</p> <p style="text-align: right;">Page 33</p>

1 I wasn't going back.
2 Q You had left there for some time?
3 A Yeah. The checks just came through two
4 years ago, around November I think, which was
5 like 12 years or so after I had been gone.
6 Q To be clear, have you now told me
7 everyone with whom you have discussed this
8 case at all?
9 A Yes.
10 Q None of your co-workers, not your
11 babysitter?
12 A I don't have a babysitter. They know
13 I'm coming down here for a deposition for
14 something involving my brother. Specifically,
15 no. Just something to do with his student
16 loans we have a deposition we have to go to
17 the city for.
18 Q Do you use any social media?
19 A I have a Twitter feed for sports. No
20 Facebook or anything like that.
21 Q Is it safe to say you haven't put
22 anything out in social media about this
23 lawsuit?
24 A Right.
25 MS. SIMONETTI: I don't think I

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1 have anything else.
2 ---
3 (Whereupon the deposition
4 concluded at 12:15.)
5 ---
6 (Witness excused.)
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1 C E R T I F I C A T E
2 ---
3 I, Janice L. Welsh, a Notary
4 Public, do hereby certify that the foregoing
5 deposition of Joshua Panzarella, was taken
6 before me, pursuant to notice, at the time and
7 place indicated; that said deponent was by me
8 duly sworn to tell the truth, the whole truth,
9 and nothing but the truth; that the testimony
10 of said deponent was correctly recorded in
11 machine shorthand by me and thereafter
12 transcribed under my supervision and
13 computer-aided transcription; that the
14 deposition is true and that I am neither of
15 counsel nor kin to any party in said action,
16 nor interested in the outcome thereof.
17 Witness my hand and official
18 seal this 15th day of October, 2019.
19
20
21
22 
23 JANICE L. WELSH
24 Notary Public
25

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1 A C K N O W L E D G M E N T O F D E P O N E N T
2 I, _____, do hereby
3 certify that I have read the foregoing pages
4 ___ to ___ and that the same is a correct
5 transcription of the answers given by me to
6 the questions herein propounded, except for
7 the corrections or changes in form or
8 substance, if any, noted in the attached
9 Errata Sheet.
10
11
12 DATE _____ SIGNATURE _____
13
14
15 Subscribed and sworn to before me this _____
16 day of _____, 2019.
17
18 My commission expires: -----
19
20
21 _____
22 Notary Public
23
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VERITEXT LEGAL SOLUTIONS
COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

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